

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

Richard A Kozarits

Kimberly Kozarits

Debtor.

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Case No.: 19-36181

Chapter 13

Judge Deborah L. Thorne

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**FIFTH THIRD BANK, NATIONAL ASSOCIATION'S NOTICE OF DEBTOR'S
REQUEST FOR FORBEARANCE DUE TO THE COVID-19 PANDEMIC**

Fifth Third Bank, National Association ("Creditor") by and through undersigned counsel, hereby submits Notice to the Court of Richard A Kozarits and Kimberly Kozarits (collectively, "Debtor") request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor has requested a forbearance period of 7 months and has elected to not tender payments to Creditor that would have come due on the mortgage starting April 1, 2020 through October 1, 2020, and will resume payments beginning November 1, 2020. Creditor holds a secured interest in the real property commonly known as 8S336 Vine Street, Hinsdale, IL 60521. Creditor filed a proof of claim as claim number 3.

Creditor does not waive any rights to collect the payments that come due during the forbearance period. Debtor will be required to cure the delinquency created by the forbearance period. If Debtor fails to make arrangements to fully cure any arrears resulting from the

forbearance period, Creditor reserves the ability to seek relief from the automatic stay upon expiration of the forbearance period.

Respectfully submitted,

/s/ Sarah E. Barngrover

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Attorneys for Creditor

The case attorney for this file is Todd J. Ruchman.

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Fifth Third Bank, National Association's Notice of Debtor's Request for Forbearance Due to the COVID-19 Pandemic was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604, courtdocs@chi13.com

David H Cutler, Attorney for Richard A Kozarits and Kimberly Kozarits, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076, cutlerfilings@gmail.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on October 13, 2020 :

Richard A Kozarits and Kimberly Kozarits, 8S336 Vine Street, Willowbrook, IL 60527

Richard A Kozarits and Kimberly Kozarits, 8S336 Vine Street, Hinsdale, IL 60521

Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263

/s/ Sarah E. Barngrover
